

Good Documentation and Enforcement of Estate Deeds (Good DEED) Act of 2022

Sponsor: Congressman Emanuel Cleaver, II

Deed fraud (i.e., obtaining title to real property by fraud) can also be referred to as “title theft” or “house stealing.” The Federal Bureau of Investigation (FBI) has noted that individuals can use several different fraudulent schemes to steal real property, including forging documents (e.g., notarized documents), stealing the owner’s identity, or convincing a property owner to transfer the title under false pretenses. A number of federal criminal provisions [apply](#) to deed fraud schemes, including mail fraud, wire fraud, aggravated identity theft, bank fraud, securities fraud, or money laundering.

Deed fraud is a financially destructive crime that often impacts the most vulnerable segments our society – the low-income, elderly, and immigrant victims. With the stroke of a pen or click of a mouse, fraudsters snatch the accumulated wealth of American families rooted, for the most part, in their real estate ownership. Criminals commonly seek to sell, refinance, or take out lines of equity against the homes whose deeds have been fraudulently transferred. Victims of deed fraud are too often required to enter expensive and time-intensive legal processes to reclaim their deed and absolve themselves from the debt that has been attached to their property.

There is no national tracking of deed fraud making it one of the most underreported crimes in the nation. However, the FBI has identified schemes in major American cities including New York City, Los Angeles, Chicago, Philadelphia, Dallas, and Detroit. From July 2014 through February of this year there were more than 3,350 complaints of deed fraud in New York City alone according to the New York City Department of Finance. Several jurisdictions including [New York City](#), [Los Angeles County](#), [Cook County, IL](#), and [Philadelphia](#), and others, have all launched initiatives to help combat this concerning crime.

The Good DEED Act would support victims and local jurisdictions by:

- Establishing a \$10 million annual grant program administered by the U.S. Department of Housing and Urban Development (HUD) to fund applications that assist in the prevention, detection, investigation, and prosecution of deed fraud.
- Mandating that States receiving funding amend State laws to require identifiable information of individuals notarizing and filing deeds – such as a fingerprint.
- Requiring HUD to report to Congress on activities funded under the grant program and to identify best practices in reducing deed fraud.
- Directing the U.S. Sentencing Commission to promulgate guidelines or amend existing guidelines to provide sentencing enhancements for offenses involving deed fraud.
- Requiring the Federal Bureau of Investigation add a category for deed fraud to the Uniform Crime Reporting program.

The Good DEED Act will support preventative measures to stop devastating land loss from American families, provide better tools for the investigation and prosecution of those engaged in such crimes, and support victims in restoring the deeds to their homes to the rightful owners.